SUPPLEMENTARY TERMS & CONDITIONS

Date: _____ Place: _____ Loan Account No.: _____

This is in reference to captioned Loan Account Number, Disbursement Letter dated_____ ("**Disbursement letter**") / Loan Agreement dated _____("**Loan Agreement**")] read with the Sanction Letter dated _____.

Post the issuance of the said Disbursement Letter/execution of the Loan Agreement, on your request, we hereby agree to incorporate the amendments/ modifications to the said Disbursement Letter/Loan Agreement (whichever is applicable). In pursuance thereof this "Supplementary Terms & Conditions" is being issued which contains some additional terms and conditions in addition to and / or in modification of the existing terms, conditions forming part of the said Disbursement Letter/Loan Agreement.

This Supplementary Terms & Conditions shall form an integral part of the Disbursement Letter and GTC and the Loan Documents /Loan Agreement (whichever is applicable). All capitalized terms used herein and not defined will have the same meaning ascribed to it under the General Terms and Conditions ("GTC")/ Loan Agreement (whichever is applicable). Save and except the amendments/ modifications mentioned herein, the terms and conditions as mentioned in the Disbursement Letter/ Loan Agreement (whichever is applicable) shall remain unchanged and shall continue to be in force & effect.

The Disbursement Letter/Loan Agreement shall now stand modified by the following amendments appearing herein below:

(Please tick whichever is applicable)

☐ **Change in Loan Amount:** The Loan Amount shall stand modified to

a. Loan amount: Rs._____
b. Insurance premium: Rs._____ (as requested by the Borrower(s) and financed by PNBHFL
c. Total loan amount: Rs. _____ (Rupees _____).

AND/ OR

☐ **Change in PNBRRR :** PNBRRR 13.30 %p.a. (-_____ %) = _____% p.a.

AND/ OR

☐ **Change in Rate of Interest Scheme :** The rate of interest scheme shall stand modified to:

☐ Floating: PNBRRR (+_____ %) or (-_____ %) = _____% per annum on the date of execution of the Loan Documents.

AND/ OR

☐ **Change in Repayment Term:** The remaining tenure of the Loan shall be modified to _____ months

_____

Signature of the Borrower(s)

AND/ OR

☐ **Change in Equated Monthly Installment ("EMI"):** The EMI shall stand modified to

a. Rs. _____

Internal

b. Number of remaining EMIs: _____
c. Due Date of the subsequent EMIs shall be payable on the same date of each month.

AND/ OR

☐ **Change in Due Date:** Due date shall stand modified to _____of every month.

AND/ OR

☐ **Change in Borrower(s):** The Borrower(s) as mentioned in Schedule II shall replace the existing Borrower(s) as mentioned in Schedule I.

AND/ OR

☐ **Additional Conditions (if any):**

_____

Signature of the Borrower(s)

Yours sincerely,
For PNB Housing Finance Limited
Authorized Signatory

The Borrower(s) whose signatures are appended herein below accept the contents of this Supplementary Terms & Conditions by countersigning the same.

Schedule I

S.N.	Name of Existing Borrower(s)	Address of Existing Borrower(s)	Signature

Schedule II

S.N.	Name of Borrower(s)	Address of Borrower(s)	Signature

In presence of the following witnesses:
1. _____
2. _____